

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

☒ Valuation of Security ☐ Assumption of Executory Contract or Unexpired Lease ☒ Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 19-22139
Michael D. Stanton and Michelle C. Stanton Judge: JNP
Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: February 20, 2020
☒ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: MR Initial Debtor: MS Initial Co-Debtor: MS

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 250.00 per month to the Chapter 13 Trustee, starting on March 1, 2020 for approximately 51 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$4,310.00
DOMESTIC SUPPORT OBLIGATION		
Waterford Township	Municipal charges	\$166.27

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Specialized Loan Servicing, LLC	Residential Mortgage	\$8,347.00	None	\$8,347.00	\$1,621.26

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Westgate Timeshare	Timeshare	\$2,325.62	None	\$2,325.62	\$80.00

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
BB&T	1997 Kingsford Lane	\$56,692.00	\$225,000.00	First mortgage held with SLS in the amount of \$247,000.00	None	n/a	None - to be crammed down to zero

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☒ **NONE**

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ _____ to be distributed *pro rata*
☒ Not less than 0 percent
☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
BB&T	1997 Kingsford Lane	\$56,892.00	\$225,000.00	First mortgage held with SLS in the amount of \$247,000.00	None	\$56,892.00

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Administrative Expenses
- 3) Secured Claims
- 4) Priority Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: November 7, 2019.

Explain below **why** the plan is being modified:
to clarify treatment of Westgate Timeshare

Explain below **how** the plan is being modified:
to clarify treatment of Westgate Timeshare

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: February 20, 2020

/s/ Michael D. Stanton
Debtor

Date: February 20, 2020

/s/ Michelle C. Stanton
Joint Debtor

Date: February 20, 2020

/s/ Moshe Rothenberg, Esq.
Attorney for Debtor(s)

Certificate of Notice Page 11 of 12

United States Bankruptcy Court
District of New JerseyIn re:
Michael D Stanton
Michelle C Stanton
DebtorsCase No. 19-22139-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf901Page 1 of 2
Total Noticed: 54

Date Rcvd: Feb 20, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 22, 2020.

db/jdb
518308546 +Michael D Stanton, Michelle C Stanton, 1997 Kingsford Lane, Atco, NJ 08004-1761
518308544 ARS National Services, 1643 NW 13th Ave Ste 100, City of Sunrise, FL 33313
518308545 Advanced EMT, PO Box 95000, Philadelphia, PA 19195-0001
518308552 Apex Asset management, PO Box 5407, Lancaster, PA 17606-5407
518308552 +Carecentrix, PO Box 277947, Atlanta, GA 30384-7947
518385257 Commercial Acceptance Co., 2300 Gettysburg Rd Ste 102, Camp Hill, PA 17011-7303
518399945 Emergency Physician Associate of South Jersey, PC, PO Box 1123, Minneapolis MN 55440-1123
518308555 Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
518385258 ++GC SERVICES LIMITED PARTNERSHIP, 6330 GULFTON, HOUSTON TX 77081-1198
(address filed with court: GC Services Limited Partnership, 6330 Gulfton St,
Houston, TX 77081-1108)
518308556 +HRRG, PO Box 5406, Cincinnati, OH 45273-0001
518308557 I C Systems Collections, PO Box 64378, Saint Paul, MN 55164-0378
518308559 Lanzi and Burke, 1630 Route 322 Unit A, Swedesboro, NJ 08085-3701
518308560 Lourdes Health Systems, PO Box 822099, Philadelphia, PA 19182-2099
518356780 MRS Associates, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
518356781 NJ EZ Pass Violations Processing Centre, PO Box 4971, Trenton, NJ 08650-4971
518356782 Philadelphia Parking Authority, Red Light Camera Program, PO Box 597,
Baltimore, MD 21203-0597
518308563 Pressler Felt and Warshaw, 7 Entin Rd, Parsippany, NJ 07054-5020
518385259 Receivable Management Solutions, 95 Argonaut Ste 200, Aliso Viejo, CA 92656-4147
518308564 +Receivables Management partners, PO Box 20508, Indianapolis, IN 46220-0508
518308565 Relieve us, 813 E Gate Dr Ste B, Mount Laurel, NJ 08054-1238
518308566 Remex, 307 Wall St, Princeton, NJ 08540-1515
518308567 +Rickart Collections Systems, 575 Milltown Rd, New Brunswick, NJ 08902-3336
518308570 +++SPECIALIZED LOAN SERVICING, PO BOX 266005, LITTLETON CO 80163-6005
(address filed with court: Specialized Loan Servicing, PO Box 266005,
Littleton, CO 80163-6005)
518308568 South Jersey Gas, PO Box 6091, Bellmawr, NJ 08099-6091
518308569 South Jersey Radiology, PO Box 1710, Voorhees, NJ 08043-7710
518417626 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129-2386
518385260 Terminix, PO Box 742592, Cincinnati, OH 45274-2592
518308572 Urgent Care Berlin, PO Box 4142, Lancaster, PA 17604-4142
518308574 Virtua Center for Surgery, PO Box 780857, Philadelphia, PA 19178-0857
518407150 +Virtua Health - WJ, Attn Apex Asset Management, LLC, PO Box 5407,
Lancaster, PA 17606-5407
518385262 ++WEST JERSEY ANESTHESIA ASSOCIATES PA, 1000 WHITE HORSE ROAD SUITE 204,
VOORHEES NJ 08043-4408
(address filed with court: West Jersey Anesthesia Associates, 102 Centre Blvd Ste E,
Marlton, NJ 08053-4129)
518385261 Waypoint Resource Group, PO Box 8588, Round Rock, TX 78683-8588
518385263 Westgate Resorts, 2801 Old Winter Garden Rd, Ocoee, FL 34761-2965

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 21 2020 01:48:21 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 21 2020 01:48:17 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
518308547 E-mail/Text: bankruptcy@pepcoholdings.com Feb 21 2020 01:47:54
Atlantic City Electric Company, Mail Stop 84CP42, 5 Collins Dr Ste 2133,
Carneys Point, NJ 08069-3600
518308548 E-mail/Text: bankruptcy@bbandt.com Feb 21 2020 01:47:52 BB&T, PO Box 1847,
Wilson, NC 27894
518308549 E-mail/Text: EBN_Greensburg@Receivemorermp.com Feb 21 2020 01:49:26
Berks Credit and Collections, 900 Corporate Dr, Reading, PA 19605-3340
518308550 E-mail/Text: clientrep@capitalcollects.com Feb 21 2020 01:49:23 Capital Collections,
PO Box 150, West Berlin, NJ 08091-0150
518334144 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Feb 21 2020 02:05:47
Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518308551 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 21 2020 01:54:51 Capital One Bank USA,
PO Box 30281, Salt Lake City, UT 84130-0281
518385256 +E-mail/Text: mediamanagers@clientservices.com Feb 21 2020 01:47:26 Client Services,
3451 Harry S Truman Blvd, Saint Charles, MO 63301-9816
518308553 +E-mail/Text: ering@cbhv.com Feb 21 2020 01:48:15 Collection Bureau of the Hudson Valley,
155 N Plank Rd, Newburgh, NY 12550-1748
518308554 E-mail/Text: mrdiscen@discover.com Feb 21 2020 01:47:30 Discover Financial, PO Box 15316,
Wilmington, DE 19850-5316
518319295 E-mail/Text: mrdiscen@discover.com Feb 21 2020 01:47:30 Discover Bank,
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518308558 E-mail/Text: bncnotices@becket-lee.com Feb 21 2020 01:47:35 Kohls, PO Box 3115,
Milwaukee, WI 53201-3115

District/off: 0312-1

User: admin
Form ID: pdf901

Page 2 of 2
Total Noticed: 54

Date Rcvd: Feb 20, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518308562 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 21 2020 01:53:43
Portfolio Recovery Associates LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4962
518308561 E-mail/PDF: gecsedirecoverycorp.com Feb 21 2020 01:53:29 PayPal Credit, PO Box 71202,
Charlotte, NC 28272-1202
518356783 +E-mail/Text: bkrpt@retrievalmasters.com Feb 21 2020 01:48:16
Retrieval Masters Credit Bureau, 4 Westchester Plz Ste 110, Elmsford, NY 10523-1616
518324340 +E-mail/PDF: gecsedirecoverycorp.com Feb 21 2020 01:53:29 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518308571 E-mail/Text: tax@waterfordtwp.org Feb 21 2020 01:48:58 Township of Waterford,
2131 Auburn Ave, Atco, NJ 08004-1900
518414961 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Feb 21 2020 02:05:58 Verizon,
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518308573 E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Feb 21 2020 01:47:10
Verizon Wireless, PO Box 650051, Dallas, TX 75265-0051
518328330 +E-mail/Text: tax@waterfordtwp.org Feb 21 2020 01:48:58 Waterford Township Utility,
2131 Auburn Avenue, Atco, NJ 08004-1995

TOTAL: 21

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 22, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 20, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Specialized Loan Servicing LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com
Jennifer R. Gorchow on behalf of Trustee Isabel C. Balboa jgorchow@standingtrustee.com
Moshe Rothenberg on behalf of Joint Debtor Michelle C Stanton moshe@mosherothenberg.com,
alyson@mosherothenberg.com;ajohn880@gmail.com
Moshe Rothenberg on behalf of Debtor Michael D Stanton moshe@mosherothenberg.com,
alyson@mosherothenberg.com;ajohn880@gmail.com
Rebecca Ann Solarz on behalf of Creditor Specialized Loan Servicing LLC
rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7